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	Form 1)(1/				s Bank District						Voluntary Petition
	Name of Debtor (if individual, enter Last, First, Middle): Glauner, Eugene N. Sr.						Name of Joint Debtor (Spouse) (Last, First, Middle): Glauner, Laurie A.				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four di (if more than	igits of Soc.	Sec. or Indi	vidual-Tax	payer I.D.	(ITIN) No./	Complete E	(if mo	our digits or than one, s	tate all)	r Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
Street Addr	ress of Debto	`	Street, City	, and State		ZIP Code	Street 10 Ar	Address of			reet, City, and State): ZIP Code
County of I	Residence or	of the Prin	cipal Place	of Busines		60002	Coun	y of Reside	ence or of the	Principal Pl	ace of Business:
Lake							La				
Mailing Ad	ldress of Deb	otor (if diffe	rent from s	treet addre	ss):		Maili	ng Address	of Joint Debt	tor (if differe	ent from street address):
					Г	ZIP Code	:				ZIP Code
	f Principal A t from street			or							
See Exh	(Form of C (Check ual (includes hibit D on pa	ge 2 of this	form.	Sing in 1 Rai	(Check Alth Care Bu gle Asset Ro 1 U.S.C. § Iroad ckbroker mmodity Br	eal Estate as 101 (51B)		☐ Chapt☐	the 1 er 7 er 9 er 11 er 12	Petition is Fi ☐ C of ☐ C	ptcy Code Under Which iled (Check one box) hapter 15 Petition for Recognition f a Foreign Main Proceeding hapter 15 Petition for Recognition f a Foreign Nonmain Proceeding
☐ Clearing Bank ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ Clearing Bank ☐ Other ☐ Tax-Exempt Entity ☐ (Check box, if applicable) ☐ Debtor is a tax-exempt orga			e) ganization ed States	defined "incurr	are primarily co 1 in 11 U.S.C. § red by an indivi onal, family, or	(Check consumer debts, § 101(8) as idual primarily	business debts.				
- - 11 - 12 - 12 - 12 - 12 - 12 - 12 -		U	ee (Check	one box)				one box:		Chapter 11	
 Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 				tor Check	Debtor is c if: Debtor's ato insiders c all applica A plan is Acceptance	aggregate nor s or affiliates) able boxes: being filed w ces of the pla	ncontingent I are less than ith this petiti n were solici	s defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). liquidated debts (excluding debts owed in \$2,190,000. ion. ited prepetition from one or more with 11 U.S.C. § 1126(b).			
☐ Debtor of Debtor of	Administrates that estimates that estimates that ill be no fund	nt funds will nt, after any	l be availab exempt pro	le for distri perty is ex	cluded and	nsecured cr administrat	editors.			THIS	S SPACE IS FOR COURT USE ONLY
Estimated N	Number of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated A	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion			
Estimated L \$0 to \$50,000	Liabilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion			

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B1 (Official For	m 1)(1/08)	Page 2 01 46	Page 2		
Voluntar	y Petition	Name of Debtor(s): Glauner, Eugene N. Sr.			
(This page mu	st be completed and filed in every case)	Glauner, Laurie A.			
1 0	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ac	dditional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A		xhibit B		
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).			
□ Exmon	A is attached and made a part of this petition.	X /s/ Michael P. Kelleher Signature of Attorney for Debtor(s Michael P. Kelleher	August 27, 2009 (Date)		
	Exh	ibit C			
l	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiabl	e harm to public health or safety?		
	Exh	ibit D			
_	leted by every individual debtor. If a joint petition is filed, ea	•	a separate Exhibit D.)		
If this is a join	D completed and signed by the debtor is attached and made	a part of this petition.			
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition.			
	Information Regardin	_			
_	(Check any ap Debtor has been domiciled or has had a residence, princip		ets in this District for 180		
_	days immediately preceding the date of this petition or for				
	There is a bankruptcy case concerning debtor's affiliate, go				
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defenda	int in an action or		
	Certification by a Debtor Who Reside		rty		
	(Check all app Landlord has a judgment against the debtor for possession		, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Name of fandiold that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		•		

Page 3 of 46 Document B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Eugene N. Glauner, Sr.

Signature of Debtor Eugene N. Glauner, Sr.

X /s/ Laurie A. Glauner

Signature of Joint Debtor Laurie A. Glauner

Telephone Number (If not represented by attorney)

August 27, 2009

Date

Signature of Attorney*

X /s/ Michael P. Kelleher

Signature of Attorney for Debtor(s)

Michael P. Kelleher 06198788

Printed Name of Attorney for Debtor(s)

Springer Brown Covey Gaertner & Davis, LLC

Firm Name

232 S. Batavia Ave. Batavia, IL 60510

Address

Email: bcovey@springerbrown.com 630-879-9559 Fax: 630-879-9394

Telephone Number

August 27, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Glauner, Eugene N. Sr. Glauner, Laurie A.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Not then District of Infinois		
In re	Eugene N. Glauner, Sr. Laurie A. Glauner		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Eugene N. Glauner, Sr. Eugene N. Glauner, Sr.
Date: August 27, 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Not therm District of Infinois		
In re	Eugene N. Glauner, Sr. Laurie A. Glauner		Case No.	
111 16	Laurie A. Glaurier	Debtor(s)	Chapter	7
		`,	1	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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3 1D(Official Form 1, Exhibit D) (12/08) - Cont.	
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
tatement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone,	or
through the Internet.);	
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling	
equirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Laurie A. Glauner Laurie A. Glauner	
Date: August 27, 2009	

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Eugene N. Glauner, Sr.,		Case No.	
	Laurie A. Glauner			
•		Debtors	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	264,500.00		
B - Personal Property	Yes	4	90,690.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		324,878.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		74,656.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,987.53
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,983.00
Total Number of Sheets of ALL Schedu	ıles	19			
	T	otal Assets	355,190.00		
			Total Liabilities	399,534.00	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Eugene N. Glauner, Sr.,		Case No	
	Laurie A. Glauner			
_		Debtors	Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	5,987.53
Average Expenses (from Schedule J, Line 18)	5,983.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	8,688.16

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		47,163.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		74,656.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		121,819.00

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B6A (Official Form 6A) (12/07)

In re	Eugene N. Glauner, Sr.,	Case No.
	Laurie A. Glauner	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property Nature of Debtor's Wife, Property without	J 264,500.00 298,653.00	Residence: 1025 Club Lake Drive, Antioch, IL.
Current Value of	atture of Debtor's Wife, Property, without Secured Claim Amount of Secured Claim	

Sub-Total > **264,500.00** (Total of this page)

Total > **264,500.00**

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B6B (Official Form 6B) (12/07)

In re	Eugene N. Glauner, Sr.,	Case No.
	Laurie A. Glauner	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on Hand	J	50.00
2.	Checking, savings or other financial	Checking W/National City	J	1,100.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Savings account with National City	J	260.00
	homestead associations, or credit unions, brokerage houses, or	Checking with Chase Bank	J	10.00
	cooperatives.	Savings account with Chase Bank	J	0.00
		Checking and Savings with Chase Bank (Husband is on account for/with minor son. Money in account belongs to son of the debtors)	J	10.00
		Checking account with Consumers Credit Union	w	5.00
		Savings account with Consumers Credit Union	w	5.00
		Checking with Consumers Credit Union	н	5.00
		Savings with Consumers Credit Union	н	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. Household Goods & Furnshings	J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Misc. Wearing Apparel	J	300.00
7.	Furs and jewelry.	Misc. Jewelry	J	300.00

3 continuation sheets attached to the Schedule of Personal Property

3,550.00

Sub-Total >

(Total of this page)

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Eugene N. Glauner, Sr.,
	Laurie A. Glauner

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

8. Firearms and sports, photographic, and other hobby equipment. 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 4. Husband's term life insurance policy. Wife is beneficiary. Payout in event of death is \$130,000.00. 4. Husband's term life insurance policy through wife's employer. Wife is beneficiary. Payout in event of death is \$80,000.00 4. Wife's term insurance with State Farm. Husband is beneficiary. Payout in event of death is \$80,000.00 5. Wife's term insurance policy through her employer. Wife is beneficiary. In event of death payout is \$80,000.00 6. Wife's term insurance policy through her employer. Husband is beneficiary. Payout in event of death payout is \$80,000.00 7. Wife's term insurance policy through her employer. Wife is beneficiary. Payout in event of death is one year of wife's present salary. 8. Husband's term insurance policy through her employer. Husband is beneficiary. Wife is beneficiary. \$15,000.00 payout in event of death is one year of wife's present salary. 8. Annuities. Itemize and name each issuer. 8. X 8. X 8. Interests in an education IRA as defined in 26 U.S.C. § \$30(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § \$30(b)(1) or other pension or profit sharing plans. Give particulars. File separately the records) of any such interest(s). 10. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. 11. U.S.C. § \$32(b)(c). Husband's IMRF pension Husband's IRA Husband's IRA Husband's IRA Husband's IRA Husband's IRA Husband's IRA Wife's 401(k) with employer Wife's 100,000.00 Wife's IRA Wife's 401(k) with empl		Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
Name insurance company of each policy and itemize surrender or refund value of each. Name insurance company of each policy and itemize surrender or refund value of each. Husband's term life insurance policy through wife's employer. Wife is beneficiary. Payoff in event of death is \$40,000.00	8.		Glock 45 cal. pistol	Н	250.00
Husband's term insurance policy through wife's employer. Payout in event of death \$40,000.00 Wife's term insurance with State Farm. Husband is beneficiary. Payout in event of death \$\$80,000.00 Wife's term insurance policy through her employer. Husband is beneficiary. In event of death payout is \$80,000.00 Wife's term insurance policy through her employer. Husband is beneficiary. In event of death payout is \$80,000.00 Wife's term insurance policy through her employer. Husband is beneficiary. Payout in event of death is one year of wife's present salary. Husband's term insurance policy through his employer. Wife is beneficiary. \$15,000.00 payout in event of death. X X X X X X Husband's term insurance policy through his employer. Wife is beneficiary. \$15,000.00 payout in event of death. X X X Husband's term insurance policy through his employer. Wife is beneficiary. \$15,000.00 payout in event of death. Husband's Itemize and name each issuer. X X X Husband's 457 plan with his employer. Municipal plans. Give particulars. File separately the record(s) of any such interest(s). Husband's IMRF pension Husband's IMRF pension Husband's IRA Unknown Husband's IRA Husband's IRA Wife's 401(k) with employer W 60,000.00	9.	Name insurance company of each			0.00
beneficiary. Payout in event of death is \$80,000.00 Wife's term insurance policy through her employer. Husband is beneficiary. In event of death payout is \$80,000.00 Wife's term insurance policy through her employer. Husband is beneficiary. Payout in event of death is one year of wife's present salary. Husband's term insurance policy through his employer. Husband's term insurance policy through his employer. Wife is beneficiary. \$15,000.00 payout in event of death is one year of wife's present salary. 10. Annuities. Itemize and name each issuer. 11. Interests in an education IRA a defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. Husband's 457 plan with his employer. Municipal pension. Husband's IMRF pension H Unknown Husband's IRA H 50.00 Wife's 401(k) with employer W 60,000.00			employer. Wife is beneficiary. Payoff in event of	s Н	0.00
Husband is beneficiary. In event of death payout is \$80,000.00 Wife's term insurance policy through her employer. Husband is beneficiary. Payout in event of death is one year of wife's present salary. Husband's term insurance policy through his employer. Wife is beneficiary. \$15,000.00 payout in event of death. X X Interests in an education IRA as defined in 26 U.S.C. \$530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. \$529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). IT U.S.C. \$521(c).) Husband's 457 plan with his employer. Municipal plans. Give particulars. Husband's 457 plan with his employer. Municipal plans. Give particulars. Husband's IRA Husband's IRA Husband's IRA Husband's IRA Husband's IRA O.00 Wife's 401(k) with employer W 60,000.00					0.00
Husband is beneficiary. Payout in event of death is one year of wife's present salary. Husband's term insurance policy through his employer. Wife is beneficiary. \$15,000.00 payout in event of death. X Annuities. Itemize and name each issuer. Interests in an education IRA as defined in 26 U.S.C. \$530(b)(1) or under a qualified State tuition plan as defined in 126 U.S.C. \$529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). I1 U.S.C. \$521(c). Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. Husband's 457 plan with his employer. Municipal pension. Husband's IMRF pension H Unknown Husband's IRA H 50.00 Wife's 401(k) with employer W 60,000.00			Husband is beneficiary. In event of death payout is		0.00
employer. Wife is beneficiary. \$15,000.00 payout in event of death. 10. Annuities. Itemize and name each issuer. 11. Interests in an education IRA as defined in 26 U.S.C. \$ 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. \$ 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. \$ 521(c).) 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. Husband's 457 plan with his employer. Municipal pension. Husband's IMRF pension H Unknown Husband's IRA H 50.00 Wife's 401(k) with employer W 60,000.00			Husband is beneficiary. Payout in event of death is		0.00
issuer. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. Husband's 457 plan with his employer. Municipal pension. Husband's IMRF pension Husband's IMRF pension Husband's IRA H 50.00 Wife's 401(k) with employer W 60,000.00			employer. Wife is beneficiary. \$15,000.00 payout in		0.00
defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. Husband's 457 plan with his employer. Municipal pension. Husband's IMRF pension H Unknown Husband's IRA H 50.00 Wife's 401(k) with employer W 60,000.00	10.		x		
other pension or profit sharing plans. Give particulars. Husband's IMRF pension Husband's IRA Husband's IRA Wife's 401(k) with employer W 60,000.00	11.	defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	X		
Husband's IMRF pension H Unknown Husband's IRA H 50.00 Wife's 401(k) with employer W 60,000.00	12.	other pension or profit sharing		Н	6,500.00
Wife's 401(k) with employer W 60,000.00		pians. Give particulars.	Husband's IMRF pension	н	Unknown
() · · · · · · · · · · · · · · · · · ·			Husband's IRA	н	50.00
Wife's IRA W 50.00			Wife's 401(k) with employer	w	60,000.00
			Wife's IRA	w	50.00

Sub-Total > 66,850.00 (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Eugene N. Glauner, Sr.,
	Laurie A. Glauner

Case No.	
Cube 110.	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property Type of Property Description and Location of Community Description and Location of Community Description and Location of Community Description and seasons Description and season of Community Description and seasons Description and s	(commutation breety		
and unincorporated businesses. Itemize. Show, LLC—Has a cash register and computer as its only assets, \$500.00 in bank and no liabilities. Husband and wife own 100% of shares in Northern Illinois Constrictors, Inc. Corp owns approximately \$250.00 of equipment, \$1000.00 of reptile inventory. Corp. owes \$3500.00 in debts. X 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. 16. Accounts receivable. X 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. X 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	t in Property ucting any		
Illinois Constrictors, Inc. Corp owns approximately \$250.00 of equipment, \$1000.00 of reptile inventory. Corp. owes \$3500.00 in debts. 14. Interests in partnerships or joint ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	500.00		
ventures. Itemize. 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	0.00		
and other negotiable and nonnegotiable instruments. 16. Accounts receivable. 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.			
property settlements to which the debtor is or may be entitled. Give particulars. 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.			
including tax refunds. Give particulars. 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.			
estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.			
interests in estate of a decedent, death benefit plan, life insurance policy, or trust.			
21. Other contingent and unliquidated X			
claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.			
22. Patents, copyrights, and other intellectual property. Give particulars.			

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

500.00

Sub-Total >

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Eugene N. Glauner, Sr.,
	Laurie A. Glauner

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
23.	Licenses, franchises, and other general intangibles. Give particulars.	х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	Vehic	ele: 2007 Ford F-150 (23,500 Miles)	Н	13,215.00
	other vehicles and accessories.	Vehic	ele: 2005 Ford 500 (93,000 Miles)	J	6,275.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Wife's	s laptop computer (six years old)	W	300.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total > **90,690.00**

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

19,790.00

B6C (Official Form 6C) (12/07)

In re	Eugene N. Glauner, Sr.,
	Laurie A. Glauner

Case No.

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Residence: 1025 Club Lake Drive, Antioch, IL.	735 ILCS 5/12-901	30,000.00	264,500.00
Cash on Hand Cash on Hand	735 ILCS 5/12-1001(b)	50.00	50.00
Checking, Savings, or Other Financial Accounts, Checking W/National City	Certificates of Deposit 735 ILCS 5/12-1001(b)	1,100.00	1,100.00
Savings account with National City	735 ILCS 5/12-1001(b)	260.00	260.00
Checking with Chase Bank	735 ILCS 5/12-1001(b)	10.00	10.00
Savings account with Chase Bank	735 ILCS 5/12-1001(b)	0.00	0.00
Checking and Savings with Chase Bank (Husband is on account for/with minor son. Money in account belongs to son of the debtors)	735 ILCS 5/12-1001(b)	10.00	10.00
Checking account with Consumers Credit Union	735 ILCS 5/12-1001(b)	5.00	5.00
Savings account with Consumers Credit Union	735 ILCS 5/12-1001(b)	5.00	5.00
Checking with Consumers Credit Union	735 ILCS 5/12-1001(b)	5.00	5.00
Savings with Consumers Credit Union	735 ILCS 5/12-1001(b)	5.00	5.00
Household Goods and Furnishings Misc. Household Goods & Furnshings	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
<u>Wearing Apparel</u> Misc. Wearing Apparel	735 ILCS 5/12-1001(a)	300.00	300.00
<u>Furs and Jewelry</u> Misc. Jewelry	735 ILCS 5/12-1001(b)	300.00	300.00
<u>Firearms and Sports, Photographic and Other Ho</u> Glock 45 cal. pistol	<u>bby Equipment</u> 735 ILCS 5/12-1001(b)	250.00	250.00
Interests in Insurance Policies Husband's term life insurance policy. Wife is beneficiary. Payout in event of death is \$130,000.00.	215 ILCS 5/238	0.00	0.00
Husband's term life insurance policy through wife's employer. Wife is beneficiary. Payoff in event of death \$40,000.00	215 ILCS 5/238	0.00	0.00

¹ continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (12/07) -- Cont.

In re **Eugene N. Glauner, Sr., Laurie A. Glauner**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Wife's term insurance with State Farm. Husband is beneficiary. Payout in event of death is \$80,000.00	215 ILCS 5/238	0.00	0.00
Wife's term insurance policy through her employer. Husband is beneficiary. In event of death payout is \$80,000.00	215 ILCS 5/238	0.00	0.00
Wife's term insurance policy through her employer. Husband is beneficiary. Payout in event of death is one year of wife's present salary.	215 ILCS 5/238	0.00	0.00
Husband's term insurance policy through his employer. Wife is beneficiary. \$15,000.00 payout in event of death.	215 ILCS 5/238	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension Husband's 457 plan with his employer. Municipal pension.	or Profit Sharing Plans 735 ILCS 5/12-1006	6,500.00	6,500.00
Husband's IMRF pension	735 ILCS 5/12-1006	100%	Unknown
Husband's IRA	735 ILCS 5/12-1006	50.00	50.00
Wife's 401(k) with employer	735 ILCS 5/12-1006	60,000.00	60,000.00
Wife's IRA	735 ILCS 5/12-1006	50.00	50.00
Stock and Interests in Businesses Husband is 50% owner of Lake County Reptile Show, LLCHas a cash register and computer as its only assets, \$500.00 in bank and no liabilities.	735 ILCS 5/12-1001(b)	500.00	500.00
Husband and wife own 100% of shares in Northern Illinois Constrictors, Inc. Corp owns approximately \$250.00 of equipment, \$1000.00 of reptile inventory. Corp. owes \$3500.00 in debts.	735 ILCS 5/12-1001(b)	0.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles Vehicle: 2005 Ford 500 (93,000 Miles)	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	4,800.00 1,475.00	6,275.00
Office Equipment, Furnishings and Supplies Wife's laptop computer (six years old)	735 ILCS 5/12-1001(b)	300.00	300.00

Total: 107,475.00 341,975.00

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B6D (Official Form 6D) (12/07)

In re	Eugene N. Glauner, Sr.,
	Laurie A. Glauner

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L O	S	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1675030620 Creditor #: 1 Chase PO Box 9001871 Louisville, KY 40290-1871		J	07/2004 First Mortgage Residence: 1025 Club Lake Drive, Antioch, IL. Value \$ 264,500.00		T E D		205,481.00	0.00
Account No. 00414830032571 Creditor #: 2 Chase PO Box 9001020 Louisville, KY 40290-1020		J	02/2007 Second Mortgage Residence: 1025 Club Lake Drive, Antioch, IL.					
Account No. 10918721284306 Creditor #: 3 Chase Auto PO Box 9001801 Louisville, KY 40290-1801		J	Value \$ 264,500.00 07/2009 Purchase Money Security Vehicle: 2007 Ford F-150 (23,500 Miles)				93,172.00	34,153.00
Account No.			Value \$ 13,215.00 Value \$				26,225.00	13,010.00
continuation sheets attached				L Sub this			324,878.00	47,163.00
			(Report on Summary of So		ota lule		324,878.00	47,163.00

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B6E (Official Form 6E) (12/07)

In re	Eugene N. Glauner, Sr.,	Case No.	
	Laurie A. Glauner		
-		Debtors ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not ent priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts repototal also on the Statistical Summary of Certain Liabilities and Related Data.	
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
☐ Domestic support obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	relativ
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment trustee or the order for relief. 11 U.S.C. § 507(a)(3).	ent of a
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whiche occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of b whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	usiness
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were negligible delivered or provided. 11 U.S.C. § 507(a)(7).	ot
☐ Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the FR Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	⁷ ederal
☐ Claims for death or personal injury while debtor was intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	:

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Eugene N. Glauner, Sr.,		Case No.	
	Laurie A. Glauner			
_		Debtors	-7	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	isband, Wife, Joint, or Community		; L	I D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		I N		I SPUTED	AMOUNT OF CLAIM
Account No. 5401 6830 6121 1493			1999/2009	Ϊ	. Т		
Creditor #: 1 Chase PO Box 15298 Wilmington, DE 19850-5298		J	Credit card purchases		E		
			4000/0000				15,498.00
Account No. 4417 1686 7824 4405 Creditor #: 2 Chase PO Box 15298 Wilmington, DE 19850-5298		J	1999/2009 Credit card purchases				
							3,471.00
Account No. 4266 5142 1038 1134 Creditor #: 3 Chase PO Box 15298 Wilmington, DE 19850-5298		J	1999/2009 Credit card purchases				9,577.00
Account No. 4246 3151 6355 0021 Creditor #: 4 Chase PO Box 15298 Wilmington, DE 19850-5298		J	1999/2009 Credit card purchases				3,511100
							3,899.00
3 continuation sheets attached			(Total	Sul of this			32,445.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Eugene N. Glauner, Sr.,	Case No.
	Laurie A. Glauner	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Q	D I S P U T E D	AMOUNT OF CLAIM
Account No. 4532 2700 1001 9196 Creditor #: 5 Consumers Credit Union PO Box 31021 Tampa, FL 33631-3021		J	1999/2009 Credit card purchases	T	T E D		4,393.00
Account No. 4094 6532 5228 1113 Creditor #: 6 Consumers Credit Union PO Box 31021 Tampa, FL 33631-3021		J	1999/2009 Credit card purchases				4,570.00
Account No. 6011 2986 4253 8098 Creditor #: 7 Discover PO Box 6103 Carol Stream, IL 60197-6103		J	1999/2009 Credit card purchases				1,969.00
Account No. GL0006 Creditor #: 8 Dr. Gary Potempa 1216 American Way Libertyville, IL 60048-3939		J	1999/2009 Medical Bills				716.00
Account No. 6034 6113 0021 2249 Creditor #: 9 GE Money Bank PO Box 960061 Orlando, FL 32896-0061		J	1999/2009 Credit card purchases				1,410.00
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(Total of	Sub			13,058.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Eugene N. Glauner, Sr.,	Case No.
	Laurie A. Glauner	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITIONIC NAME	С	Нι	usband, Wife, Joint, or Community	Тс	Ţυ	П	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM				PΙ	AMOUNT OF CLAIM
Account No. 17972942-1-09			1999/2009	7	' T		Ī	
Creditor #: 10 IC Systems PO Box 64437 Saint Paul, MN 55164-0437		J	Misc.		ED			186.00
Account No. 6003 3192 7788 0728			1999/2008	Т	Τ		П	
Creditor #: 11 John Deere PO Box 650215 Dallas, TX 75265		J	Credit card purchases					3,685.00
Account No. 63077759	╁	T	1999/2009	+	十	+	+	
Creditor #: 12 Lake Forest Hospital 660 North Westmoreland Lake Forest, IL 60045-9989		J	Medical Bills					280.00
Account No. 7715090397409376			1999/2009	T	T	1	┪	
Creditor #: 13 Sam's Club PO Box 530981 Atlanta, GA 30353-0981		J	Credit card purchases					500.00
Account No. 5049 9415 8779 9658			1999/2009	T	T		┪	
Creditor #: 14 Sears PO Box 6283 Sioux Falls, SD 57117-6283		J	Credit card purchases					3,540.00
Sheet no. 2 of 3 sheets attached to Schedule of				Sub				8,191.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	un1S	. pa	ıge)	

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Eugene N. Glauner, Sr.,	Case No.
	Laurie A. Glauner	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	Ų	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL QU LDA	DISPUTED	AMOUNT OF CLAIM
Account No. 4037 8400 1829 7331			1999/2009	T	Ī		
Creditor #: 15 US Bank PO Box 6352 Fargo, ND 58125-6352		J	Credit card purchases		E D		
							19,802.00
Account No. 6032 2014 3284 5470			1999/2009				
Creditor #: 16 Walmart PO Box 530927 Atlanta, GA 30353-0927		J	Credit card purchases				
							607.00
Account No. 939-827-309	1		1999/2009				
Creditor #: 17			Credit card purchases				
Woman Within		J					
PO Box 659728 San Antonio, TX 78265-9728							
San Antonio, 1x 76203-9726							
							553.00
Account No.							
	1						
	4			\bot			
Account No.	4						
Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of	_		<u> </u>	Subt	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				20,962.00
Creations froming offsecured nonphorny Claims			(Total of)				
					[ota		74,656.00
			(Report on Summary of So	chec	iule	es)	74,030.00

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B6G (Official Form 6G) (12/07)

In re	Eugene N. Glauner, Sr.,	Case No.
	Laurie A. Glauner	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-31652 Doc 1 Filed 08/27/09 Entered 08/27/09 17:50:34 Desc Main Document Page 24 of 46

B6H (Official Form 6H) (12/07)

In re	Eugene N. Glauner, Sr.,	Case No
	Laurie A. Glauner	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

	Eugene N. Glauner, Sr.			
In re	Laurie A. Glauner		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDEN'	TS OF DEBTOR AND S	POUSE		
Married	RELATIONSHIP(S): Son	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation	Laborer	Quality assur	rance superviso	r	
Name of Employer	Village of Hawthorne Woods	Ironwood Ind	•		
How long employed	14 years	27 years	·		
Address of Employer	2 Lagoon Drive Lake Zurich, IL 60047	115 S. Bradle Libertyville, I	y Road L 60048-9509		
	age or projected monthly income at time case filed)		DEBTOR		SPOUSE
	ry, and commissions (Prorate if not paid monthly)	\$ _	4,251.00	\$ _	4,437.33
2. Estimate monthly overtime	,	\$ _	0.00	\$_	0.00
3. SUBTOTAL		\$_	4,251.00	\$_	4,437.33
 4. LESS PAYROLL DEDUC a. Payroll taxes and soci b. Insurance c. Union dues d. Other (Specify) 		\$ _ \$ _ \$ _ \$ _	638.00 288.00 0.00 208.00	\$ _ \$ _ \$ _ \$ _	829.83 32.80 0.00 704.17
5. SUBTOTAL OF PAYROL	LL DEDUCTIONS	\$_	1,134.00	\$_	1,566.80
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$_	3,117.00	\$_	2,870.53
	ation of business or profession or farm (Attach detailed s	statement) \$ _	0.00	\$	0.00
8. Income from real property		\$ _	0.00	\$ _	0.00
9. Interest and dividends	support payments payable to the debtor for the debtor's	\$ _	0.00	\$ _	0.00
dependents listed above		\$ _	0.00	\$_	0.00
11. Social security or government (Specify):	ment assistance	\$	0.00	\$	0.00
(Speeny).			0.00	\$ -	0.00
12. Pension or retirement inco	ome	\$ _	0.00	\$ _	0.00
13. Other monthly income (Specify):		\$	0.00	\$	0.00
(Specify).		\$	0.00	\$ _	0.00
14. SUBTOTAL OF LINES 7	7 THROUGH 13	\$_	0.00	\$_	0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$_	3,117.00	\$_	2,870.53
16 COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from l	ine 15)	\$	5,987	'.53

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6I (Official Form 6I) (12/07)

	Eugene N. Glauner, Sr.			
In re	Laurie A. Glauner		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Detailed Income Attachment

Other Payroll Deductions:

Life insurance	\$ 17.00	\$ 0.00
IMRF	\$ 191.00	\$ 0.00
401(k) loan repay. (4 more years)	\$ 0.00	\$ 704.17
Total Other Payroll Deductions	\$ 208.00	\$ 704.17

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B6J (Official Form 6J) (12/07)

	Eugene N. Glauner, Sr.			
In re	Laurie A. Glauner		Case No.	
		Debtor(s)	·	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The averag	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,116.00
a. Are real estate taxes included? Yes X No	T	· · · · · · · · · · · · · · · · · · ·
b. Is property insurance included? Yes X No No		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	35.00
c. Telephone	\$	47.00
d. Other See Detailed Expense Attachment	\$	403.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	600.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	125.00
8. Transportation (not including car payments)	\$	450.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	8.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	· 	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	104.00
c. Health	\$	0.00
d. Auto	\$	91.00
e. Other Disability	\$	88.00
12. Taxes (not deducted from wages or included in home mortgage payments)	'	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	480.00
b. Other 2nd Mortgage on home	\$	950.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Homeowners association dues	\$	58.00
Other Home security system	\$	43.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,983.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	5,987.53
b. Average monthly expenses from Line 18 above	\$	5,983.00
c. Monthly net income (a. minus b.)	\$	4.53

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B6J (Official Form 6J) (12/07)

Eugene N. Glauner, Sr.
In re
Laurie A. Glauner

Case No.	

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Utility Expenditures:

Cable	\$	97.00
Cell phones	<u> </u>	185.00
internet	\$	30.00
Water softener rental	<u> </u>	68.00
garbage removal	\$	23.00
Total Other Utility Expenditures	\$	403.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Eugene N. Glauner, Sr. Laurie A. Glauner		Case No.	
		Debtor(s)	Chapter	7
			•	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	1 1 1 1		ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	August 27, 2009	Signature	/s/ Eugene N. Glauner, Sr. Eugene N. Glauner, Sr. Debtor
Date	August 27, 2009	Signature	/s/ Laurie A. Glauner Laurie A. Glauner Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Eugene N. Glauner, Sr. Laurie A. Glauner			Case No.	
		Debtor(s)	Chapter	7	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$30,853.00	2009 YTD: Husband Village of Hawthorne Woods
\$44,305.00	2008: Husband Village of Hawthorne Woods
\$44,000.00	2007: Husband
\$30,716.00	2009 YTD: Wife Ironwood Industries, Inc.
\$51,560.00	2008: Wife Ironwood Industries Inc.
\$51.000.00	2007: Wife

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c All dehtors

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

OWING

2

RELATIONSHIP TO DEBTOR DATE OF PAYMENT

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR
AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

AMOUNT PAID

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Springer,Brown,Covey,Gaertner & Davis
232 S. Batavia Ave.
Batavia, IL 60510

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR **07/2009**

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$2200.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY Chase Bank Antioch, IL NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY Only debtors have access

DESCRIPTION OF CONTENTS **empty**

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS reptile show

BEGINNING AND ENDING DATES **2007--present**

6

Lake County Reptile Show, LLC

reptile sales

2006 --- present

Northern Illinois Constrictors, Inc.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS

OF RECIPIENT,

DATE AND PURPOSE

OR DESCRIPTION AND
RELATIONSHIP TO DEBTOR

OF WITHDRAWAL

VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

NAME OF PENSION FUND

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

TAXPAYER IDENTIFICATION NUMBER (EIN)

- 8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 27, 2009	Signature	/s/ Eugene N. Glauner, Sr.	
			Eugene N. Glauner, Sr. Debtor	
			Debtoi	
Date	August 27, 2009	Signature	/s/ Laurie A. Glauner	
	<u> </u>		Laurie A. Glauner	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Northern District of Illinois

	Eugene N. Glauner, Sr. Laurie A. Glauner	Tiorener a Bio		Case No.	
III 16 _	Laurie A. Glaurier	Γ	Debtor(s)	Chapter	7
	CHAPTER 7 IND A - Debts secured by property of property of the estate. Attach ac		nust be fully complete		
Property	No. 1				
Creditor Chase	r's Name:		Describe Property So Residence: 1025 Clu		
	will be (check one): urrendered	■ Retained			
□ R ■ R □ C	ng the property, I intend to (check a dedeem the property deaffirm the debt other. Explain		id lien using 11 U.S.C.	§ 522(f)).	
	is (check one): Claimed as Exempt		☐ Not claimed as exe	mpt	
Property	No. 2				
Creditor Chase	r's Name:		Describe Property Se Residence: 1025 Clu		
	will be (check one): urrendered	■ Retained			
□ R ■ R	ng the property, I intend to (check a dedeem the property deaffirm the debt other. Explain		id lien using 11 U.S.C.	§ 522(f)).	
	is (check one): Claimed as Exempt		☐ Not claimed as exe	mpt	
	- Personal property subject to unex ditional pages if necessary.)	pired leases. (All three	columns of Part B mus	st be complete	ed for each unexpired lease.
Property	No. 1				
Lessor's	Name:	Describe Leased Pro	perty:	Lease will be	e Assumed pursuant to 11

-NONE-

U.S.C. § 365(p)(2):
☐ YES □

□ NO

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I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date August 27, 2009 Signature /s/ Eugene N. Glauner, Sr.

Eugene N. Glauner, Sr.

Debtor

Date August 27, 2009 Signature /s/ Laurie A. Glauner

Laurie A. Glauner Joint Debtor Case 09-31652 Doc 1 Filed 08/27/09 Entered 08/27/09 17:50:34 Desc Main

Document Page 41 of 46 United States Bankruptcy Court Northern District of Illinois

In r	Eugene N. Glauner, Sr. e Laurie A. Glauner		Case No.		
111 1	Laurie A. Oldanei	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	SATION OF ATTOR	NEY FOR DE	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy,	, or agreed to be pai	d to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	2,200.00	
	Prior to the filing of this statement I have received		\$	2,200.00	
	Balance Due		\$	0.00	
2.	\$				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compen	nsation with any other person u	ınless they are mem	bers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				
6.	In return for the above-disclosed fee, I have agreed to rend	der legal service for all aspects	of the bankruptcy c	ase, including:	
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;d. [Other provisions as needed]				
7.	By agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any adver-		service:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any a bankruptcy proceeding.	agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in	
Date	ed: August 27, 2009	/s/ Michael P. Kell	eher		
		Michael P. Kellehe Springer Brown C 232 S. Batavia Ave Batavia, IL 60510 630-879-9559 Fax	Covey Gaertner & e.	Davis, LLC	

bcovey@springerbrown.com

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Michael P. Kelleher	X /s/ Michael P. Kelleher	August 27, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
232 S. Batavia Ave.		
Batavia, IL 60510		
630-879-9559		
bcovey@springerbrown.com		
Certif	icate of Debtor	
I (We), the debtor(s), affirm that I (we) have received		
Eugene N. Glauner, Sr.		
Laurie A. Glauner	X /s/ Eugene N. Glauner, Sr.	August 27, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X _/s/ Laurie A. Glauner	August 27, 2009
	Signature of Joint Debtor (if any)	Date

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United States Bankruptcy Court Northern District of Illinois

In re	Eugene N. Glauner, Sr. Laurie A. Glauner		Case No.			
mic	auditorial distance	Debtor(s)	Chapter	7		
	VERIFICATION OF CREDITOR MATRIX					
	Number of Creditors:					
	(our) knowledge.					
Date:	August 27, 2009	/s/ Eugene N. Glauner, Sr.				
		Eugene N. Glauner, Sr.				
		Signature of Debtor				
Date:	August 27, 2009	/s/ Laurie A. Glauner				
		Laurie A. Glauner				
		Signature of Debtor				

Chase PO Box 9001871 Louisville, KY 40290-1871

Chase PO Box 9001020 Louisville, KY 40290-1020

Chase PO Box 15298 Wilmington, DE 19850-5298

Chase Auto
PO Box 9001801
Louisville, KY 40290-1801

Consumers Credit Union PO Box 31021 Tampa, FL 33631-3021

Consumers Credit Union PO Box 31021 Tampa, FL 33631-3021

Discover PO Box 6103 Carol Stream, IL 60197-6103

Dr. Gary Potempa 1216 American Way Libertyville, IL 60048-3939 GE Money Bank PO Box 960061 Orlando, FL 32896-0061

IC Systems
PO Box 64437
Saint Paul, MN 55164-0437

John Deere PO Box 650215 Dallas, TX 75265

Lake Forest Hospital 660 North Westmoreland Lake Forest, IL 60045-9989

Sam's Club PO Box 530981 Atlanta, GA 30353-0981

Sears
PO Box 6283
Sioux Falls, SD 57117-6283

US Bank PO Box 6352 Fargo, ND 58125-6352

Walmart PO Box 530927 Atlanta, GA 30353-0927

Woman Within PO Box 659728 San Antonio, TX 78265-9728